

Life Insurance.
It may be said that savings institutions meet all the ends attainable by life insurance, and are at the same time less risky. We deny that a good insurance company is any more risky than a good savings bank. Savings institutions are doubtless excellent institutions in their way, but they can never quite supply the place of insurance companies. For the purpose of saving up money for use during one's life time savings institutions are excellent, but even here they fall behind insurance companies; but for the purpose of consideration insurance is infinitely superior. Let us illustrate this point: In the first place, not one family in fifty that begins to lay up money regularly in a savings bank continues to do it. It is so convenient to use what was intended to be laid aside; and so the habit of placing it away is broken up, and the little that has already been laid away is drawn out under the pressure of what is deemed a necessity. In the second place, the actual profits in a life policy are greater than in a savings bank. Suppose a man to deposit \$1,000 with a mutual life insurance company on the accumulative principle—that is purchase a policy payable at death, and allow all dividends or profits to remain in the company and go towards augmenting that policy—and an equal sum in a savings bank, mark the result running through the 25 intervening years of a person's life, from 25 to 50 years of age, as shown in the following table.

If he die at the age of	The Savings Bank	The Assurance Company
30	\$120.00	\$312.50
35	150.00	350.00
40	180.00	388.00
45	205.00	407.00
50	230.00	423.00

It is worthy of remark that while money in a savings bank is exposed to the demands of creditors thus in an insurance company need not be so exposed. But what is of more importance than all, death does not wait for the slow accumulation of savings banks. Suppose that a husband and father, thirty-three years old, wishes to leave his family the sum of \$2,000, and for that purpose deposits annually \$50 in some savings bank. In the course of thirty or forty years he may thus accumulate the required sum. But what guarantee has he that he will live ten years, or even one year? He has none, and of course no security for provision for his family. But if, instead of a savings bank, he selects an insurance company, paying fifty dollars as an additional premium, for a policy of life insurance, he will be sure of leaving \$200 to his family whenever he dies, whether it be in twenty years or six months or the very next day after paying the first premium of \$50. Or, suppose that a young man, aged 21 years, saves \$100 per annum and deposits \$50 in a savings bank, and pays \$50 on an insurance policy. Suppose at the end of five years he dies; he will have paid \$250 to each institution; and mark with what results: While the bank gives his widow, his or assigns \$250 with a little interest, the insurance company will pay back \$250. We have already how very difficult it is in this country to make provision for one's family in the ordinary old-fashioned way. The claims upon one's income are so numerous and the expense of keeping up a respectable establishment and giving one's children a good education are so great that it is really difficult to save money; and then again, the ordinary means of investment are so very precarious, mining shares and real estate fluctuate so much that the inducement to make provision for one's family in this way is considerably lessened. But for all this life insurance supplies a complete remedy. Suppose that when a man is settled in life he is disposed to live up to pretty much all his income, if an insurance makes it all right for him to do so. He says—"I will keep in for (for instance) a \$25,000 endowment policy, and then enjoy and do good with my property as I go along." And why not? Is it not every way better that that he should board it up? For, if he live that policy will mature, say at 55 or 60 years of age, and give him from that time on a comfortable support—and if he dies it falls at once to his family. But it is not only true policy to insure—it is a bounden duty to do so. On this subject Lord Lyndhurst remarked, "A policy of life insurance is always an evidence of prudent foresight; no man with a dependent family is free from reproach if not insured." In truth it appears to us that enlightened public opinion will require that every man, with whose life Providence and the order of nature have wrapped up the lives and well-being of others, shall be deemed guilty of gross negligence, criminal improvidence and reckless selfishness if he fails to make such provision as the principle of life insurance places within the reach of all. The present writer was gratified on last Saturday to hear the important duty of life insurance earnestly and ably enforced from one of the pulpits in this city, and we cannot do better than commend the present article with a brief extract from that sermon:

I will embrace this opportunity of bringing before you one mode of "anticipating our days and applying our hearts unto wisdom," on which I have long desired to address you. It may not be a common theme in the pulpit, but it is one eminently suitable for the pulpit. I refer to the subject of life insurance. Death comes to all, and sudden death has come very frequently in the midst of us. Men readily make provision against all other risks, but death is scarcely a risk—it is a certainty. There are ten chances for a man to be taken away in ten years to one for his house to be destroyed by fire. Not one building in fifty is burned down, while every man must die. Even if a man's house were destroyed by fire uninsured, his family would not be so dependent while he is living, as they would be if he should be removed by death and his house remain untouched. The loss of property, so long as he that procured it remains, is of but trifling importance, compared with the loss of the head or hands by which it was obtained. A life policy comes to the aid of a family when he who was their sole dependence is

taken away. Nay, wealth itself is not so secure as a life policy, secured in a good office. This is the most legitimate, the best and the safest kind of provision for those whose lives are wrapped up in ours. There are other societies open and secret, to which money is readily and plentifully contributed; but their provision is poor and paltry compared to what can be secured in this way—and secured not by way of charity or eleemosynary gift, but as a substantial and recognized right.

"How many calls have been made upon society in this place, calls which have been freely and liberally responded to. We be to us when our fountains of compassion are sealed up! But yet, brethren, let us advocate a more excellent way—let us insist upon life insurance as a distinct and universal duty. In this way we will apply our hearts unto wisdom. Let its benefits be more generally made known and the duty of every man, whatever his position, to insure his life be pointed out. It is already recognized by the professional and mercantile classes; but why need it be less common among what are called the working classes or society? On this point they are in a better position to do it than even the professional or mercantile classes. By the comparatively small payment of one dollar a month at 15, a man may secure \$1000 at death—or for the payment of \$2 per month at 30 he may secure the like sum. Such sums are ungrudgingly given for other objects—why not for this? I trust the day is not far distant when life insurance will be looked upon as a common charge on every man's income—in the same way as rent, food, and raiment. I wonder that any man with the spirit of independence can give sleep to his eyes or slumber to his eyelids, until he has secured those who bear his name against the hazards of untimely death. Many expect to live long—they may not live long—but even though they do, by contributing to the funds of a good insurance society they provide a fund by which others are relieved. They are in a very efficient way, obeying the command, "to visit the fatherless and widows in their affliction."—may they be so far plucking the sting from death itself. The prayer, "Lord teach us to number our days and apply our hearts unto wisdom," involve other duties, as we have pointed out—but among all other things it surely includes this duty. Never, then, let us utter it either in the solemn service of the sanctuary, or in the sadder service at the tomb until we have in this way fulfilled it."

European Mail Summary.

The Emperor of the French, says a London contemporary, in spite of all official denials has, it is clear, been ill, and ill in a way which alarmed France. The first surgeons in the Empire have been at his bedside, an operation has been necessary, and there has been pain sufficient to cause repeated fainting fits. The precise nature of the illness is carefully concealed, but the symptoms reported all point to a disease which requires the use of instruments, and which is most dangerous to the old. According to the latest accounts, the Emperor is better; but he has been ill enough to set all Europe speculating as to the probable consequences of his death. It might comfort him to know the universal conclusion that it would be a calamity, but that he is a little too able to feel that form of consolation. The ambition of men placed as he has been is to construct systems so strong that men may themselves disappear without being missed; to found, and this Napoleon has not done. He is his system, and it must perish with him—a striking testimony to his genius but not to his ability. The "stormy petrel of the Tuileries" is flying abroad again. On September 1st Prince Napoleon made a speech in the Senate of an hour and a quarter, in which he declared that the way to prevent revolutions was to anticipate them—to extract from them the good which they offer. He reminded the Senate of the expression used by a statesman—that everything could be done with bayonets but sit upon them; and added, in the same way everything can be done with despotism but make it last. He proclaimed his devotion to the Emperor and the Prince Imperial, and added that it was necessary to be unreservedly liberal. The Byron scandal, as might have been expected, occupies considerable space in the English press, and, as is usual on such occasions, opinion is very much divided. All, however, appear to agree in questioning the wisdom or utility of the step taken by Mrs. Stowe. The Times has a lengthy article upon the subject, and arrives at the conclusion that while there appears to be no possibility of Mrs. Stowe's having misapprehended Lady Byron, it is perfectly possible—and, indeed, probable—that Lady Byron was herself the victim of a delusion,—that she wrongly suspected her husband of the crime with which she charged him. A writer in the Times, who has at all events studied the statistics of the question, states his opinion, founded upon experiments, that the wheat yield this year will be about the average, that is, 27 bushels to the acre all round, good and bad land included. Last year there were 3,700,000 acres under wheat, and if the quantity has not been greatly altered the yield of the year will be 12,487,000 quarters. The people, however, require 5½ bushels a head a year, and as their number will this year be 31,000,000, they will want 21½ million quarters. Add to this 1,000,000 for seed, and there will be a deficit of 9½ million quarters, which will have to come from abroad at a probable expense of £21,000,000. In fact it appears that England buys half the corn she eats, and as population increases, while land is limited, the proportion will become greater. It appears that the Durbar which was to be held at Agra in the presence of the Duke of Edinburgh, and which was to have been such a very grand affair, has been abandoned. The success of the Durbar would depend upon the largeness of the following of the native chiefs who were to have made a display of their grandeur before the Emperor's son; and there was every prospect that the camp would include a quarter of a million of souls, who would, for the most part, have had to cross diets half ruined by drought, and all of whom would have fed themselves before they suffered the villagers to eat. The

conduct of the Duke of St. Albans, who is patron, by law, of the State vicarage of the parish of Redbourne, has given rise to jubilation on the one hand, and severe animadversions on the other. It appears that His Grace wrote to a leading parishioner, Mr. Hall, to say that he would accept any clergyman the parishioners might select, and requesting them to perform the important task, adding that he desired to give the laity more voice in the selection of their minister, thus, it will be remarked, practically doing away with State patronage. For this His Grace is applauded by the Broad Church party, and the Nonconformists, while he is, of course, taken to task by all friends of State patronage in the Church. While the Duke of St. Albans has thus virtually enfranchised the parishioners of Redbourne, the Episcopal Synod, recently in session north of the Tweed, has taken preliminary steps towards giving the laity a larger share in the management of the Church, a motion to admit the laity to sit and vote in the Synod upon all questions other than those involving matters of doctrine was carried unanimously. The papers coming to us now contain full accounts of the international rowing match, that in the Pall Mall Gazette being especially well written; but, inasmuch as the edge has long since been taken off the affair by electricity, we do not care to serve up the dry bones to our readers now; yet in reading such an account as is given in the Pall Mall Gazette it is difficult to avoid a wish that the telegraph had not spoiled it. All join in applauding the manly bearing and pluck displayed by the Harvard, and the best possible feeling and the fairest kind of play appear to have characterized the contest from first to last. It is most gratifying to observe that the all important question of emigration is at length taking a more prominent place in the English mind. A series of most able and exhaustive articles upon this subject is in course of publication in the London Dispatch. In the programme marked out in the first of the series British Columbia takes a prominent place in the list of colonies put forward as a field for emigration.

New Advertisements.

FOR SALE—A RARE CHANCE. THE HALF-INTEREST OF TWO BAR-ROOMS; one situated three-quarters of a mile from Port Gamble, and the other half a mile from Seabeck. The only reason for the present proprietor leaving is on account of ill health. Apply at Port Gamble or Seabeck. oc5 1m

FOR PORTLAND DIRECT. THE STEAMSHIP GEO. S. WRIGHT, CAPT. N. S. ROGERS, Will leave the Hudson Bay Co's Wharf on next THURSDAY MORNING, Oct 8, at 7 a. m. Passengers are requested to book their names on Wednesday evening. For Freight or Passage, apply ON BOARD. oc6

Jesse Cowper, WHOLESALE AND RETAIL DEALER IN Boots & Shoes LEATHER AND SHOE FINDINGS Vates St., opp. Wells, Fargo & Co's. At the old stand of Webster & Co., is prepared to supply the wants of the public in his line oc5 1w

THE LATEST STYLES Received by every Steamer from England and San Francisco. oc6

BARK MEDORA. CONSIGNEES BY THE ABOVE vessel are requested to call at the office of the undersigned, pay freight and receive orders for their goods. The vessel commences discharging this (TUESDAY) morning. All goods left on the wharf after 5 o'clock will be stored at the risk and expense of the owners. JANION, RHODES & CO, Consignees. oc5 1w

BARK MEDORA. NEITHER THE CAPTAIN NOR the undersigned will be responsible for any debts contracted by the crew of the above vessel, without their written order. JANION, RHODES & CO, Consignees. oc5 1w

INFORMATION GRATIS!! THE LARGEST AND BEST OYSTERS IN TOWN MAY BE HAD AT The Arcade Saloon, GOVERNMENT STREET, NEAR JOHNSON. oc5 1m

AT FARDON'S PHOTOGRAPHIC GALLERY, Langley Street, corner of Yates Street, May be obtained. LIKENESSES of any required Style. UPWARDS OF FIVE HUNDRED SPECIMENS ON VIEW. oc5 3m

New Advertisements.

Schedule B. GENERAL ABSTRACT Showing the average amount of the Liabilities and Assets within the Colony of the Bank of British North America, taken from the usual Weekly Statements during the Quarter from 30th June, 1869, to 30th September, 1869.

LIABILITIES.	AMT. TOTALS.	ASSETS.	AMT. TOTALS.
Notes in circulation, not bearing interest.....	\$150,058 00	Legal Tender Coins, in Gold and Silver.....	\$211,490 52
Notes in circulation, bearing interest.....	28,049 71	Gold and Silver, in Bullion.....	28,049 71
Bills in circulation, bearing interest.....	19,354 60	Notes and Bills of other Banks.....	27,725 00
Deposits due to other Banks and Branches.....	\$36,520 29	Deposits due from other Banks and Branches.....	278,454 30
Deposits, not bearing interest.....	159,564 00	Amount of all Debts due to the Bank, including Notes, Bills of Exchange, and all Stock and Funded Debts of every description, excepting Notes, Bills and Balances due from other Banks and Branches.....	\$173,032 80

Total amount of liabilities.....\$685,496 89
Total amount of assets.....\$685,496 89
Amount of the Capital Stock paid up at the close of the quarter ended 30th Sept., 1869.....\$5,000,000 00
Rate of the last Dividend declared to the shareholders.....1 s. 6 d. 3/4
Amount of the last Dividend declared.....\$200,000 00
Amount of the Reserved Profits at the time of declaring such dividend.....\$356,520 29
Signed
ROBERT BURRELL, Interim Manager.
J. GODFREY, Acting Accountant.

Victoria, B. C., 30th September, 1869.

I, Robert Burrell, do hereby declare that to the best of my knowledge and belief, the foregoing abstract is a true and faithful account of the average amount of Assets and Liabilities within the Colony of the above Bank, during the period specified, and that the same was made up from the Weekly Statements thereof, kept in pursuance of the provisions of the "Banking Act, 1864."

Declared before me at Victoria, this 4th day of October, 1869.
(Signed) A. F. PEMBERTON, S. M.

New Advertisements.

Phoenix Fire Assurance COMPANY. LOMBARD STREET AND CHURCH CROSS LONDON. Established 1782. For Insuring every kind of Property in all parts of the World from Loss or Damage by Fire.

THE PROMPTITUDE AND LIBERALITY WITH WHICH its engagements are always met by this Company are well known, and the importance of its relations with the public may be estimated from the fact that since its establishment, it has paid more than Nine Millions Sterling in discharge of claims for Losses by Fire. The security offered to the public by the Phoenix Office is unlimited, comprising in addition to the large invested capital of the Company the whole fortunes of numerous proprietors, composed of some of the most opulent merchants and others in the United Kingdom. Annual and short time insurances are effected upon all kinds of property in Vancouver Island and British Columbia on the most favorable terms. Prompt cash payment and full power to settle all losses and claims without referring to the Head Office in London. Rates and Particulars of Insurance may be had on application to THOS. C. NUTTALL, Agent, Government street Opposite Masonic Hall. oc1 1m

FOR PORT TOWNSEND. THE STEAMSHIP "GEMMA" will sail from Victoria on Friday, at 8 o'clock A. M. for the above Port, returning to Victoria on Tuesday and Saturday, commencing Friday, October 1st, 1869. FARE.....\$3. s. 28-1m

F. S. BUSHELL, Pianoforte Tuner & Regulator JOHNSON STREET. Or at Messrs Hildren & Co's Bookstore, Government St Victoria, B. C. my29 6m

PROMIS & SAUNDERS [Successors to P. MANETTA] IMPORTERS AND DEALERS IN Groceries, Provisions, Wines, Liquors, etc. CONSTANTLY ON HAND—THE BEST AND Highest Quality of Family Groceries. All Goods delivered by express wagon free of charge. Highest Price paid for FARM PRODUCE. Very superior Bordeaux Claret Wine by gallon or case. JOHNSON ST. VICTORIA, V. I. oc20 1m

GRELLEY & FITERRE, IMPORTERS, And Wholesale Dealers IN FINE ENGLISH, FRENCH, AND AMERICAN LIQUORS, Champagnes, Cognacs, Clarets and Whiskies, In the STONE BUILDING, opposite the "Royal Hotel," Wharf street, Victoria, Vancouver Island. AGENTS FOR Napoleon's Cabinet and Bouche Champagne, Hostetter's Bitters, Boker's Bitters, Sansevain's California Wines and Bitters, Bancroft Cider. A LARGE STOCK OF Bonded Wines, Brandies Ale and Porter ALWAYS ON HAND. WANTED. A BISCUIT BAKER. Apply to K. McENZIE, Grain Buyer, V. I. oc28

New Advertisements.

HENRY NATHAN JR & CO OFFER FOR SALE Ex "LADY LAMPSON," FROM LONDON. Blankets Blue, Black and White, 2½ point, 9-4 and 10-4 Bed Blankets, Shawls Queensland, Fancy, Trimmed, Large Plaids, Tasmania, Saxony, &c., &c. Prints, Dark, Fancy and Light Horricks' Long Cloth American Drills Gray Steeking, various qualities Skirts, Balmoral, Mohair, &c. Camlets, Poplins, Plaids, Wines, Alpaca, Merino, Linseys French Merino, Gingham, Velveteen, Chintz, Muslins & Dress Goods, in great variety Linings, Oil Balize, Oil Silk, Carpets, Ticks, Hessians, Cottons, Twills, &c., &c. Jackets, Black, Beaded, Cloth, &c. Black Silk Velvet, superior quality Cotton Velvet Velvet Ribbon, Belt do, Narrow & Broad do, Needles, Gloves, Buttons, Assorted Thread Stair Linen Irish Linen, &c., &c. Baltic Shirts, Shepherd and other Plaids, French Flannel, &c., &c. Hats French Felt, Plush, Colored and Black Cambric Hdkfs, Half Hose, Neckties, Regatta Shirts, Umbrellas, White Shirts, Swansdown do, &c. Pants, Black Doe, Tweed, Ribbed and Fancy Doe Waistcoats Black Cloth, Beaver, Single and Double Breasted Inverness Capes, various qualities, Boys' and Men's Boys' Suits Price's Candles Sardines Malt Vinegar Pickles Sal Soda Figs Preserves French Peas Sultanas, Currants Chollett's Dried Vegetables, &c. Grain Sacks Chain, ¾ and ¾ Sheet Lead Yellow Metal Sheathing & Nails Cotton Seine Twine Hemp & Sturgeon Twine, Shop do, Seaming do. Dry Paints, Lampblack Bar Lead Shot and Ball, Powder Flask and Pouches Barbour's shoe, Thread No 110, Bleached IN BOND & DUTY PAID. Jamaica Rum 30 O. P. Hennessy Brandy, bulk and case Old Tom, Swaine, Board & Co's, bulk and case. Holland's Gin, in bulk Red and Green Case Gin herry, case and bulk Port, Hunt's, 4 Diamond Scotch Whisky, Orange Bitters Bass' Ale, in bulk Porter, in bulk and case, &c., &c. g AND GROCERIES [A Full Assortment.] Henry Nathan Jr. & Co. Wharf Street, Victoria, B. C. au7

NOTICE. ALL PERSONS HAVING CLAIMS against the late ESTATE, are to prove the same before the Registrar of the Supreme Court, V. I., on or before the 1st day of October next; and all persons having any property, or having any knowledge of the whereabouts of any property belonging to the above-named deceased, are required to furnish information thereof, or hand over the same forthwith to RICHARD WOODS, Official Administrator, Or to W. S. C. GREEN, Solicitor in this matter. se2 Victoria, B. C., Sept. 1, 1869.

COPARTNERSHIP NOTICE. VICTORIA, V. I., August 31, 1869. ARTHUR FELLOWS HAS THIS DAY retired from the copartnership carried on under the name of FELLOWS, ROSS & CO. Francis James Ross and Thomas Hickman Tye, will carry on the business under the name of ROSS, TYE & CO., will collect all outstanding accounts and pay all debts of the late business. ARTHUR FELLOWS, F. J. ROSS, THOMAS HICKMAN TYE. se1 Witness—THOS. FOWLER.

NOTICE. ALL PERSONS HAVING CLAIMS against the late GEORGE J. HENGER, of San Juan Island, must hand them in immediately at the office of G. SURO & CO., of this city, for settlement. se18 Victoria, 18th Sept., 1869.

NOTICE. VANCOUVER COAL MINING AND LAND COMPANY, LIMITED. I HEREBY GIVE NOTICE THAT I have retired from the management of the above Company. San Francisco, 10th Sept., 1869. se18 CHARLES S. NICOLL.

NOTICE FROM AND AFTER THIS DATE I will only accept COIN for RENTS as well as other payments to be made to me. se30 L. D. LOWENBERG.

NOTICE—TO CARPENTERS AND TINSMITHS. SEALED TENDERS WILL BE RECEIVED at the office of the undersigned on or before 10 a. m. Wednesday, the 23rd inst., for sundry repairs and new works to a brick building on Wharf street. RICH. LEWIS, Architect, Government st, Victoria. se24

PENMANSHIP. J. G. HALFPENNY—WILL OPEN A WRITING CLASS on WEDNESDAY, Sept 22d. Evening Class for Men and Boys to commence at seven o'clock. Ladies' Class to commence at 2 o'clock in the afternoon. OFFICE—Old Mechanic's Institute Building, Yates st. Terms moderate. N. All the Writing Materials can be had in the room. se21 1m

OLYMPIA OYSTERS AT PIPER'S SALOON, GOVERNMENT STREET. CUSTOMERS ARE ASSURED THAT none but respectable persons will be admitted to the Saloon. au24

23-JUNE RECEIVED! BEST ASSORTMENT FROM ALL PARTS OF THE WORLD. NOLTEMEIER BROS., Boot and Shoe Dealers. LEAVE THE BEST SE- lected stock of BOOTS and SHOES ever brought to this coast, which they offer. VERY LOW FOR CASH. People need not have wet or cold feet this winter! Come and see for yourselves! Government Street next to the St. Nicholas Hotel. se18 ly

C. BOSSI, IMPORTER AND WHOLESALE & RETAIL DEALER IN Groceries, Provisions, WINES, LIQUORS, &c. NEW STORE, Cor. Government & Johnson St. 22. FARMER'S PRODUCE taken in Exchange. FAMILIES supplied with the choicest articles in any time in any part of the City Free of Cost of Carriage. se3 1m

Wholesale Dry Goods. J. H. TURNER & CO. Are now Opening Ex LADY LAMPSON from London. A Large Assortment of DRY GOODS, SUITABLE FOR WHOLESALE BUYERS. Wholesale Department (UP STAIRS.) LONDON HOUSE, Government Street. oc5

